#### Case 23-10289-pmm Doc 12 Filed 02/09/23 Entered 02/10/23 00:33:33 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-10289-pmm Clyde D. Kinsey

Debtor

Chapter 13

# **CERTIFICATE OF NOTICE**

District/off: 0313-4 User: admin Page 1 of 3 Date Rcvd: Feb 07, 2023 Form ID: 309I Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

**Recipient Name and Address** Recip ID

+ Clyde D. Kinsey, 20 Pinehurst Court, Reading, PA 19607-3408 db

+ SCOTT F. WATERMAN Chapter 13, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265 tr

+ Clyde Kinsey, 20 Pinehurst Court, Reading, PA 19607-3408 14752759

#### TOTAL: 3

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: E		Date/Time	Recipient Name and Address
aty	Email/Text: too	ykmendelsohn@comcast.net	Feb 08 2023 00:15:00	BRENNA HOPE MENDELSOHN, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
smg	Email/Text: tax	claim@countyofberks.com	Feb 08 2023 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	- Email/Text: usa	pae.bankruptcynotices@usdoj.gov	Feb 08 2023 00:15:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	Email/Text: ust	pregion03.ph.ecf@usdoj.gov	Feb 08 2023 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14752754	Email/Text: ebr	nbankruptcy@ahm.honda.com	Feb 08 2023 00:15:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14754009	Email/Text: ebr	nbankruptcy@ahm.honda.com	Feb 08 2023 00:15:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14752755	- Email/Text: Atl	anticus@ebn.phinsolutions.com	Feb 08 2023 00:15:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
14752756	Email/Text: bk	@avant.com	Feb 08 2023 00:15:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
14752757	EDI: CAPITAL	ONE.COM	Feb 08 2023 05:19:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14752760	- Email/PDF: cre	ditonebknotifications@resurgent.com	Feb 08 2023 00:26:43	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14752762	EDI: AMINFO	FP.COM	Feb 08 2023 05:19:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14752764	- EDI: PHINGEN	NESIS	Feb 08 2023 05:19:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14752766	Email/Text: PB	NCNotifications@peritusservices.com	Feb 08 2023 00:15:00	Kohls/Capital One, Attn: Credit Administrator, Po

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1.15505.55			Box 3043, Milwaukee, WI 53201-3043
14752767	Email/Text: ktramble@lendmarkfinancial.com	Feb 08 2023 00:15:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
14752768	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:15:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14752769	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2023 00:26:47	Ollo/ally, Po Box 9222, Old Bethpage, NY 11804-9222
14752770	+ EDI: AGFINANCE.COM	Feb 08 2023 05:19:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14752771	^ MEBN	Feb 08 2023 00:10:58	REVVI, Attn: Bankruptcy, Po Box 85800, Sioux Falls, SD 57118-5800
14752772	+ EDI: RMSC.COM	Feb 08 2023 05:19:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14752773	Email/Text: bknotice@upgrade.com	Feb 08 2023 00:15:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery
14752775	+ EDI: LCIUPSTART	Feb 08 2023 05:19:00	Street 23rd Floor, San Francisco, CA 94111  Upstart Finance, Attn: Bankruptcy, Po Box 1503,
14754539	^ MEBN	Feb 08 2023 00:10:59	San Carlos, CA 94070-7503  Upstart Network, Inc, PO BOX 1931, Burlingame,
14752777	+ EDI: WFFC2	Feb 08 2023 05:19:00	CA 94011-1931  Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 23

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14752758	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14752761	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14752763	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14752765	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14752774	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
14752776	*+	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023	Signature:	/s/Gustava Winters	
	~		

# CM/ECF NOTICE OF ELECTRONIC FILING

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District/off: 0313-4 User: admin Page 3 of 3 Date Rcvd: Feb 07, 2023 Form ID: 309I Total Noticed: 26

below:

Name **Email Address** 

BRENNA HOPE MENDELSOHN

on behalf of Debtor Clyde D. Kinsey tobykmendelsohn@comcast.net

SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

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Information to identify the case:				
Debtor 1:	Clyde D. Kinsey	Social Security number or ITIN: xxx-xx-1366		
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	kruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 1/31/23		
Case number:	23-10289-pmm			

### Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	<b>About Debtor 2:</b>
1.	Debtor's full name	Clyde D. Kinsey	
2.	All other names used in the last 8 years		
3.	Address	20 Pinehurst Court Reading, PA 19607	
	B.1. 1	BRENNA HOPE MENDELSOHN	Contact phone 610–374–8088
4.	<b>Debtor's attorney</b> Name and address	Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Email: tobykmendelsohn@comcast.net
5.	Name and address Chapte 2901 Suite 1	SCOTT F. WATERMAN [Chapter 13]	Contact phone (610) 779-1313
		Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address.	United States Bankruptcy Court Office of the Clerk, Gateway Building	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
	You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	201 Penn Street, 1st Floor Reading, PA 19601	Contact phone (610)2085040
			Date: 2/7/23

For more information, see page 2

Debtor Clyde D. Kinsey

Case number 23–10289–pmm

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 7, 2023 at 1:30 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/6/23
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	<ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/11/23
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/30/23
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of the they file a proof of the they
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1100.0 The hearing on confirmation will be held on: 4/20/23 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading	·
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors muy You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in ti you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I